

ABSTRACT OF THE DISCLOSURE

A method and apparatus for storing and retrieving a number of PIN codes for protected-access devices, in particular smart cards and magnetic stripe cards, involves storage of the individual PIN codes together with a unique feature of the associated protected-access device in a special apparatus, in particular a pocket card reader. The data stored in the pocket card reader can be accessed by a freely selected access code. By entry of the access code and the unique feature into the pocket card reader, the PIN number associated with the unique feature is found and indicated on a display for a short time. The unique feature may be a serial number that is inputted into the pocket card reader via a keyboard or automatically determined and used by the pocket card reader. The stored unique features and particular associated individual PIN codes may be encoded by means of the access code before they are stored. The access code remains stored as long as it is required for encoding or decoding.